

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

GRETCHEN M. STEWART

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:11-25818 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 21, 2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmevf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/15/2011 and confirmed on 11/23/11 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		65,124.00
Less Refunds to Debtor	874.82	
TOTAL AMOUNT OF PLAN FUND		64,249.18
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	1,675.00	
Trustee Fee	2,239.86	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		3,914.86

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BAYVIEW LOAN SERVICING LLC** Acct: 5003	0.00	25,945.08	0.00	25,945.08
	BAYVIEW LOAN SERVICING LLC** Acct: 5003	18,144.33	18,144.33	0.00	18,144.33
					44,089.41

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	GRETCHEN M. STEWART Acct:	0.00	0.00	0.00	0.00
	GRETCHEN M. STEWART Acct:	874.82	874.82	0.00	0.00
	STEIDL & STEINBERG Acct:	1,675.00	1,675.00	0.00	0.00
	BAYVIEW LOAN SERVICING LLC** Acct: 5003	1,227.00	1,227.00	0.00	1,227.00
					1,227.00

Unsecured					
	ADELPHIA Acct: XXX6839	0.00	0.00	0.00	0.00
	ADT SECURITY SERVICES INC Acct: XXX6054	0.00	0.00	0.00	0.00
	AMERICAN EXPRESS CENTURION BNK Acct: 1009	2,650.19	2,617.08	0.00	2,617.08
	AVON PRODUCTS++ Acct: XXX9388	0.00	0.00	0.00	0.00
	MIDLAND FUNDING LLC BY AMERICAN IN Acct: 7223	8,784.53	8,674.79	0.00	8,674.79
	CENTERS FOR REHAB SERVICES Acct: ?	0.00	0.00	0.00	0.00
	CHASE BANK USA NA Acct: ?	0.00	0.00	0.00	0.00
	CITIBANK NA(*)	0.00	0.00	0.00	0.00

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXX9207				
	CITIBANK NA(*)	0.00	0.00	0.00	0.00
	Acct: XXX5976				
	AFNI	0.00	0.00	0.00	0.00
	Acct: XXX8037				
	ALLIED INTERSTATE	0.00	0.00	0.00	0.00
	Acct: ?				
	THE CBE GROUP++	0.00	0.00	0.00	0.00
	Acct: ?				
	DEPARTMENT STORES NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: XXX5976				
	DUQUESNE LIGHT COMPANY*	2,518.78	2,487.32	0.00	2,487.32
	Acct: 2009				
	EAST SUBURBAN REHAB ASSOCIATES	0.00	0.00	0.00	0.00
	Acct: XX.522				
	EQUITABLE GAS CO (*)	646.69	638.61	0.00	638.61
	Acct: XXX6696				
	AAS DEBT RECOVERY INC/AMERICAN AI	0.00	0.00	0.00	0.00
	Acct: XXX8580				
	AAS DEBT RECOVERY INC/AMERICAN AI	0.00	0.00	0.00	0.00
	Acct: ?				
	AMERICAN EAGLE OUTFITTER/GECC++	0.00	0.00	0.00	0.00
	Acct: ?				
	HOUSEHOLD CREDIT SERVICES	0.00	0.00	0.00	0.00
	Acct: ?				
	DEPARTMENT STORES NATIONAL BANK	271.28	267.89	0.00	267.89
	Acct: 2086				
	MERCY HOSPITAL	0.00	0.00	0.00	0.00
	Acct: XXX9926				
	FIRST FEDERAL CREDIT CONTROL	0.00	0.00	0.00	0.00
	Acct: ?				
	CENTRAL CREDIT	0.00	0.00	0.00	0.00
	Acct: ?				
	NCO FINANCIAL SYSTEMS INC**	0.00	0.00	0.00	0.00
	Acct: XXX0114				
	CREDIT COLLECTION SERVICES	0.00	0.00	0.00	0.00
	Acct: XXX4837				
	ROBERT S HEILBRONNER DMD	0.00	0.00	0.00	0.00
	Acct: ?				
	SPRINT TOGETHER WITH NEXTEL**	336.42	332.22	0.00	332.22
	Acct: 4798				
	ST CLAIR HOSPITAL	0.00	0.00	0.00	0.00
	Acct: XXX7873				
	CREDIT COLLECTION SERVICES	0.00	0.00	0.00	0.00
	Acct: XXX4039				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX7741				
	AFNI	0.00	0.00	0.00	0.00
	Acct: XXX1798				
	WELLS FARGO AUTO FINANCE(*)	0.00	0.00	0.00	0.00
	Acct: XXX0001				
	GILBERT B WEISMAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	S JAMES WALLACE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PETER J ASHCROFT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ROSICKI ROSICKI & ASSOC PC	0.00	0.00	0.00	0.00
	Acct:				

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
					15,017.91

TOTAL PAID TO CREDITORS 60,334.32

TOTAL

CLAIMED 1,227.00  
PRIORITY 18,144.33  
SECURED 15,207.89

Date: 12/21/2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecl@chapter13trusteevdpa.com

Certificate of Notice Page 5 of 8  
**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

GRETCHEN M. STEWART

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:11-25818 JAD

Chapter 13

Document No.:

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ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 6 of 8**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Gretchen M. Stewart  
 Debtor

Case No. 11-25818-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: skoz  
 Form ID: pdf900

Page 1 of 3  
 Total Noticed: 53

Date Rcvd: Dec 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2016.

db +Gretchen M. Stewart, 125 Union Street, Munhall, PA 15120-3007  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
 13201728 +ADT Security, PO Box 371967, Pittsburgh, PA 15250-7967  
 13201727 +Adelphia, P.O. Box 371449, Pittsburgh, PA 15250-7449  
 13201729 +American Express Centurion Bank, c/o Weltman, Weinberg & Reis Co. LPA, 1400 Koppers Building, 436 Seventh Ave., Pittsburgh, PA 15219-1842  
 13231150 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13201731 Avon Products, 2100 Ogletown Road, Newark, DE 19712-0001  
 13201732 +Bank of America/Hilco Receivable, c/o David J. Apotheker, Esquire, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410  
 13201733 +Centers For Rehab Services, P.O. Box 200661, Pittsburgh, PA 15251-0661  
 13201734 +Chase Bank USA, P.O. Box 15298, Wilmington, DE 19850-5298  
 13201735 +Citibank, P.O. Box 183060, Columbus, OH 43218-3060  
 13201740 DSNB Bank Visa, Po Box 18008, Hauppauge, NY 11788-8808  
 13208395 +Department Stores National Bank/Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
 13201738 +Directv, c/o Allied Interstate, 3000 Corporate Exchange Drive, Columbus, OH 43231-7689  
 13201739 +Directv, c/o CBE Groupe Inc., 131 Tower Park Drive, Suite 100 P.O. Box 900, Waterloo, IA 50701-9589  
 13253818 +Duquesne Light Company, c/o Bernstein Law Firm, 600 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-2702  
 13201742 +East Suburban Rehab Associates, 2380 McGinley Road, Monroeville, PA 15146-4400  
 13273830 +Equitable Gas Company, c/o Donna Treemarchi, 225 North Shore Drive, Pittsburgh, PA 15212-5860  
 13231023 +FV-I, Inc. in trust for Morgan Stanley, Mortgage Capital Holdings LLC, c/o Rosicki, Rosicki & Associates P.C., 51 East Bethpage Road, Plainview, NY 11803-4224  
 13201745 +Fast Loans at Dollar Smart, c/o AAS Debt Recovery Inc., P.O. Box 129, Monroeville, PA 15146-0129  
 13201746 +First Commonwealth Bank, c/o AAS Debt Recovery Inc., P.O. Box 129, Monroeville, PA 15146-0129  
 13180488 +Goldbeck, McCafferty & McKeever, Suite 5000, Mellon Independence Center, 701 Market Street, Philadelphia, PA 19106-1541  
 13201749 +Household Credit Services, P.O. Box 98706, Las Vegas, NV 89193-8706  
 13201751 +KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 13201752 +Macy's, P.O. Box 8218, Mason, OH 45040-8218  
 13201754 +Mercy Hospital, 1400 Locust Street, Pittsburgh, PA 15219-5166  
 13201755 +National Recovery, 2491 Paxton Street, Harrisburg, PA 17111-1036  
 13201756 +Orthopedic Associates PC, c/o First Federal Credit Control, 24700 Chagrin Blvd., Suite 205, Beachwood, OH 44122-5630  
 13201757 +Pennsylvania American Water, c/o Central Credit Control, 916 South 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988  
 13201760 +Robert S. Heilbronner DMD, 4123 Main Street, Munhall, PA 15120-3368  
 13340959 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386  
 13201762 +Sprint, c/o Source Receivables Management, 3859 Battleground Ave., Suite 303, Greensboro, NC 27410-9802  
 13201764 +Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207  
 13201766 UPMC Physician Services, c/o Credit Management Company, 212 Noblestown Road, Pittsburgh, PA 15242  
 13201767 +Verizon On-line, P.O. Box 3097, Bloomington, IL 61702-3097  
 13201768 Wells Fargo Auto Finance Inc., c/o Swartz, Lovejoy & Associates, 16th Floor Law And Finance Building, Pittsburgh, PA 15219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 23 2016 02:06:08  
     Bayview Loan Servicing LLC, 4425 Ponce de Leon Blvd. 5th Floor, Coral Gables, FL 33146-1837  
 cr E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 23 2016 02:10:28  
     Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457  
 13201730 +E-mail/Text: EBNProcessing@afni.com Dec 23 2016 02:05:35 Anderson Financial, P.O. Box 3097, Bloomington, IL 61702-3097  
 14187061 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 23 2016 02:06:08  
     Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837  
 13225860 E-mail/PDF: rmscеди@recoverycorp.com Dec 23 2016 02:10:56 Capital Recovery IV LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 13201737 +E-mail/Text: EBNProcessing@afni.com Dec 23 2016 02:05:35 Directv, c/o Afni Inc., 1310 MLK Drive, Bloomington, IL 61701-1465  
 13201741 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Dec 23 2016 02:06:29 Duquesne Light, c/o Peter Ashcroft, Bernstein Law Office, 707 Grant Street, Pittsburgh, PA 15219-1900  
 13201744 +E-mail/Text: egssupportservices@egscorp.com Dec 23 2016 02:05:45 Equitable Gas Company, c/o NCO Financial Systems Inc., 507 Prudential Road, Horsham, PA 19044-2308  
 13201747 +E-mail/PDF: gecscedi@recoverycorp.com Dec 23 2016 02:09:58 GEMB/American Eagle, P.O. Box 981400, El Paso, TX 79998-1400

District/off: 0315-2

User: skoz  
Form ID: pdf900

Page 2 of 3  
Total Noticed: 53

Date Rcvd: Dec 22, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13201750 +E-mail/Text: bk@investment-retrievers.com Dec 23 2016 02:05:21 Investment Retreiver,  
P.O. Box 4733, El Dorado Hills, CA 95762-0023  
13201753 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 23 2016 02:05:20 MCM, P.O. Box 12421,  
P.O. Box 1259, Oaks, PA 19456-1259  
13537004 E-mail/PDF: EBNAIS@AMERICANINFOSOURCE.COM Dec 23 2016 02:11:09 Midland Funding LLC,  
by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457  
13201758 +E-mail/Text: egssupportservices@egscorp.com Dec 23 2016 02:05:45 PNC Bank,  
c/o NCO Financial Systems Inc., 507 Prudential Road, Horsham, PA 19044-2308  
13201759 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Dec 23 2016 02:06:23  
Progressive Advanced Insurance Co., c/o Credit Collection Services, Two Wells Ave.,  
Newton Center, MA 02459-3225  
13244042 E-mail/Text: appebnmailbox@sprint.com Dec 23 2016 02:05:16 Sprint Nextel Correspondence,  
Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949  
13201763 +E-mail/Text: PFS.Analyst@stclair.org Dec 23 2016 02:06:13 St. Clair Hospital,  
1000 Bower Hill Road, Pittsburgh, PA 15243-1899  
13201765 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Dec 23 2016 02:06:23 Travelers Insurance,  
c/o Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3225  
TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bayview Loan Servicing, LLC, A Delaware Limited Li  
cr Bayview Loan Servicing, LLC, a Delaware Limited Li  
cr Duquesne Light Company  
cr FV- I, Inc. in trust for Morgan Stanley Mortgage C  
cr\* American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001,  
Malvern, PA 19355-0701  
cr\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
13201736\* +Citibank, P.O. Box 183060, Columbus, OH 43218-3060  
13201748\* +Goldbeck, McCafferty & McKeever, Suite 5000, Mellon Independence Center,  
701 Market Street, Philadelphia, PA 19106-1541  
13201761\* +Saxon Mortgage Services Inc., 4708 Mercantile Drive North, Fort Worth, TX 76137-3605  
13201743 ##+Equable Ascent Financial, 1120 W. Lake Cook Road, Buffalo Grove, IL 60089-1970  
13180489 ##+Saxon Mortgage Services Inc., 4708 Mercantile Drive North, Fort Worth, TX 76137-3605  
TOTALS: 4, \* 5, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2016 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com  
Andrew F Gornall on behalf of Creditor FV- I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Celine P. DerKrikorian on behalf of Creditor Bayview Loan Servicing, LLC, A Delaware Limited Liability Company ecfmail@mwc-law.com  
James Warmbrodt on behalf of Creditor FV- I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC bkgroup@kmlawgroup.com  
Kenneth Steidl on behalf of Debtor Gretchen M. Stewart julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernssteinlaw.com, ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernssteinlaw.com;cabbott@ecf.courtdrive.com

District/off: 0315-2

User: skoz  
Form ID: pdf900

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Total Noticed: 53

Date Rcvd: Dec 22, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Ronda J. Winnecour cmeccf@chapter13trusteewdpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 9